

## CT Personal Finance Model Curriculum

<b>Unit of Study: Credit &amp; Debt</b>	<b>Lesson Title: Identity Theft</b>	<b>Anticipated Time Frame: 2-4 hours</b>
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**Standard(s)** (Content Standard 7) Maintain credit worthiness, borrow at favorable terms, and manage debt.

**Learning Objective(s) – Students will:**

- Assess the dangers of identity theft.
- Identify how identity thieves obtain personal information.
- Explain what identity thieves can do with an individual's information.
- Practice methods to minimize the risk of identity theft.
- Recognize the warning signs of identity theft.
- Formulate plans for minimizing the risk of loss in the event of an identity theft.
- Compare the pros and cons of identity theft protection products and services.

**Diversity: Enrichment for all students**

- Students research if Identity Theft is as prevalent in other countries as it is in the United States. Also, what do other countries do to protect their citizens from Identity Theft, as well as do they have credit reporting agencies like the ones we have here in the United States?

**Assessment and Feedback to Learners**

**Informal/Formative:**

Note-taking guide  
Solve the Mystery for Lucy activity  
Protecting Your Identity Worksheet  
Home discussion

**Formal/Summative:**

Identity Theft Interview Questions 1.3.1.A2 and Identity Theft Interview Essay Rubric 1.3.1.B1.  
or  
Complete the Identity Theft Education project 1.3.1.J3.

**Teacher Actions –**

**Initiation:** Begin the lesson with Act 1 of the *Mystery of the Stolen Identity* Act 1 and 2 skits 1.3.1.J1 using your chosen facilitation method.

- Ask participants to share their definitions of identity theft.
- Ask participants if they know anyone who has been a victim of identity theft.
- Ask each participant to write their own definition of identity theft on their Identity Theft note taking guide 1.3.1.L1.

**Instructional Input and Differentiation:**

- PowerPoint slides for discussion; students use note-taking guide
- Facilitate Act 2 of the *Mystery of the Stolen Identity* Act 1 and 2 skit 1.3.1.J1.
- Facilitate Act 3 of the *Mystery of the Stolen Identity* Act 3 skit 1.3.1.J2.
- Give students the opportunity to explore the websites listed in the Resources section to learn more about Identity Theft and how to protect themselves.

**Closure:**

- Complete *Protecting Your Identity* worksheet 1.3.1.A1. or complete the *What Would Lucy Do?* Scenario activity 1.3.1.H2.
- Review key terms of day's lesson
- Exit slip – write one concept you learned today about identity theft and how to prevent it.

<u>Key Terms/Vocabulary –</u>	<u>Materials (M) / Resources(R)</u>
<p>Identity Theft Federal Trade Commission Diverting Mail Dumpster Diving Hacking Phishing Pretexting Skimming Spyware Stealing</p>	<p>(M)</p> <ul style="list-style-type: none"> <li>o Protecting Your Identity Worksheet – 1.3.1.A1</li> <li>o Identity Theft Interview Questions – 1.3.1.A2</li> <li>o Identity Theft Interview Essay Rubric – 1.3.1.B1</li> <li>o Identity Theft Commercial Rubric – 1.3.1.B2</li> <li>o Identity Theft Song Rubric – 1.3.1.B3</li> <li>o Identity Theft Brochure Rubric – 1.3.1.B4</li> <li>o Identity Theft Education Topic Ideas handout 1.3.1.E1</li> <li>o Identity Theft information sheet – 1.3.1.F1</li> <li>o Identity Theft PowerPoint presentation – 1.3.1.G1</li> <li>o Solve the Mystery for Lucy activity cards 1.3.1.H1</li> <li>o What Would Lucy Do? Scenario cards – 1.3.1.H2</li> <li>o Mystery of the Stolen Identity Skit Acts 1 and 2 – 1.3.1.J1</li> <li>o Mystery of the Stolen Identity Skit Act 3 – 1.3.1.J2</li> <li>o Identity Theft Education Project instructions – 1.3.1.J3</li> <li>o Solve the Mystery for Lucy activity answer key – 1.3.1.K1</li> <li>o Identity Theft note taking guide – 1.3.1.L1</li> </ul> <p>(R)</p> <ul style="list-style-type: none"> <li>o Web site <a href="https://fefe.arizona.edu/lessonplans/identity-theft">https://fefe.arizona.edu/lessonplans/identity-theft</a> (PowerPoint and handouts for this lesson)</li> <li>o Web site <a href="http://www.consumer.ftc.gov/features/feature-0014-identity-theft">http://www.consumer.ftc.gov/features/feature-0014-identity-theft</a> (<i>Fight Back Against Identity Theft Resources from the Federal Trade Commission</i>)</li> <li>o Website <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></li> <li>o <b>Federal Trade Commission – Consumer Protection</b> – (This federal agency website provides consumer protection information as well as tips for filing a complaint.)</li> <li>o <b>OptOutPrescreen.com</b> – (This is the official website to Opt-out of prescreened credit or insurance offers.)</li> <li>o <b>OnGuard Online – Spyware</b> <a href="http://www.onguardonline.gov/topics/spyware.aspx">http://www.onguardonline.gov/topics/spyware.aspx</a> (Tips from the federal government on protecting personal information online)</li> <li>o <a href="http://www.consumeraction.gov">www.consumeraction.gov</a> – (This service is provided by the Federal Citizen Information Center of the U.S. General Services Administration)</li> </ul>